

## ABSTRACT

The authentication system is hard against fraudulent acts even if the authenticator or the system of retail store is forged, resulting in the system with a high security. The system includes: an authenticator having an authentication processor to authenticate whether the user is registered previously, and a data output part to send an identification data of the user when the user is authenticated to be registered previously; and a server having a data input part to input data of the user, a credit appraiser to appraise the user according to the identification data, and an appraisal result output part to output the credit appraisal result.